

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Arturo Bobea
 Debtor

Case No. 18-11270-ref
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-4

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 33

Date Rcvd: Jul 13, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 15, 2018.

db +Arturo Bobea, 2205 Fairview St., Reading, PA 19609-1781
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,
 Allentown, PA 18101-1603
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601
 smg +Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
 14086634 +Allstate, 2038 Penn Avenue, Reading, PA 19609-2057
 14086635 +American Water, P.O. Box 371412, Pittsburgh, PA 15250-7412
 14086636 +Berks Center for Digestive Health, P.O. Box 1056, Blue Bell, PA 19422-0287
 14086638 +Comcast, 2777 Papermill Road, Reading, PA 19610-3329
 14086639 +Compel Fitness, 25935 Detroit Road #336, Westlake, OH 44145-2452
 14086641 +Direct TV, P.O. Box 5014, Carol Stream, IL 60197-5014
 14086643 +Golds Gym, 1119 Bern Road, Reading, PA 19610-2060
 14086644 +New York City Funding, 146 South Liberty Dr #115, Stony Point, NY 10980-2452
 14086645 +Office Space Rental, 134 North 5th Street, Reading, PA 19601-3431
 14086647 +PPL Electric, 501 North Reading Road, Ephrata, PA 17522-9690
 14086646 +Patient First, 2600 Papermill Road, Reading, PA 19610-3362
 14086649 +Progressive Insurance, 6300 Wilson Mills Road, Cleveland, OH 44143-2182
 14077796 +Quicken Loans Inc., c/o KML LAW GROUP, P.C., 701 Market St. Suite 5000,
 Philadelphia, PA 19106-1541
 14086651 Reading Hospital, 420 South Avenue, Reading, PA 19611
 14086653 +Riverfront Credit Union, 430 South 4th Street, Reading, PA 19602-2698
 14086654 +Sping Township, 2850 Windmill Road, Reading, PA 19608-1668
 14086655 Wells Fargo, 420 Montgomery Street, Van Nuys, CA 91404
 14086656 +West Reading Radiology, NTL Recovery Agency, 2491 Paxton Street,
 Harrisburg, PA 17111-1036

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QLEFELDMAN.COM Jul 14 2018 05:48:00 LYNN E. FELDMAN, Feldman Law Offices PC,
 221 N. Cedar Crest Blvd., Allentown, PA 18104-4603
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 14 2018 02:07:44
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jul 14 2018 02:08:23 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 14086637 +EDI: CAPITALONE.COM Jul 14 2018 05:53:00 Capital One Bank, P.O. Box 71083,
 Charlotte, NC 28272-1083
 14086640 +E-mail/Text: csdlclientservices@cboflanc.com Jul 14 2018 02:09:13
 Credit Bureau of Lancaster City, P.O. Box 1271, Lancaster, PA 17608-1271
 14086642 +EDI: DCI.COM Jul 14 2018 05:53:00 Diversified Consultants, 10550 Deerwood Park Blvd,
 Jacksonville, FL 32256-2805
 14086648 +EDI: AMINFOFP.COM Jul 14 2018 05:48:00 Premiere Bank, P.O. Box 5524,
 Sioux Falls, SD 57117-5524
 14086650 +E-mail/Text: bankruptcyteam@quickenloans.com Jul 14 2018 02:08:19 Quicken Loans,
 1050 Woodwind Avenue, Detroit, MI 48226-1906
 14086652 +E-mail/Text: colleen.atkinson@rmscollect.com Jul 14 2018 02:09:37 Receivables Management,
 P.O. Box 17305, Richmond, VA 23226-7305

TOTAL: 9

14086657 ***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
 West Wyo Services LLC

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 15, 2018

Signature: /s/Joseph Speetjens

District/off: 0313-4

User: admin
Form ID: 318

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CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 12, 2018 at the address(es) listed below:

JOSEPH T. BAMBRICK, JR. on behalf of Debtor Arturo Bobea NO1JTB@juno.com
KEVIN G. MCDONALD on behalf of Creditor Quicken Loans Inc. bkgroup@kmlawgroup.com
LYNN E. FELDMAN trustee.feldman@rcn.com, lfeldman@ecf.epiqsystems.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

Information to identify the case:

Debtor 1	<u>Arturo Bobea</u>	Social Security number or ITIN	xxx-xx-5930
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u></u>	Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 18-11270-ref			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Arturo Bobea

7/12/18

By the court: Richard E. Fehling
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.